PLease do not allow these people to call me at home. I value my time at home and do not wish to be sold anything over the telephone unsolicited! I will contact any business I choose to do business with personally if I choose to do business with them.

If these banking institutions are allowed to contact me unsolicited I will probably choose to do business with a credit union exclusively as they do not have to stoop to such tactics as begging me for my business. Especially in the banking world where personal services are ever decreasing and fees are going through the roof.